

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: RUTH SMITH

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Case No.: 09-10910

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/30/2009.
- 2) This case was confirmed on 06/01/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/01/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/14/2012.
- 6) Number of months from filing to the last payment: 41
- 7) Number of months case was pending: 45
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 3,440.00
- 10) Amount of unsecured claims discharged without payment \$ 55,333.97
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 16,284.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 16,284.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 953.85
Other	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 4,453.85</b>
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Attorney fees paid and disclosed by debtor	\$ .00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BENEFICIAL/HOUSEHOLD	UNSECURED	26,000.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	817.00	817.71	817.71	81.77	.00
PRA RECEIVABLES MANA	UNSECURED	1,492.00	1,492.21	1,492.21	149.22	.00
CITIFINANCIAL RETAIL	UNSECURED	1,492.00	NA	NA	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	1,500.00	1,258.50	1,258.50	125.85	.00
ST IL TOLLWAY AUTHOR	UNSECURED	212.00	NA	NA	.00	.00
BRISTOL WEST INSURAN	UNSECURED	82.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	345.00	141.44	141.44	14.14	.00
RECOVERY MANAGEMENT	UNSECURED	147.00	175.02	175.02	17.50	.00
ACCREDITED HOME LEND	SECURED	183,653.00	.00	.00	.00	.00
ACCREDITED HOME LEND	UNSECURED	23,792.00	NA	NA	.00	.00
HSBC MS	SECURED	51,347.00	.00	.00	.00	.00
MEADOWS CREDIT UNION	SECURED	10,450.00	10,450.00	10,450.00	10,450.00	921.33
MEADOWS CREDIT UNION	UNSECURED	610.00	288.41	288.41	28.84	.00
ILLINOIS DEPT OF REV	PRIORITY	2,300.00	NA	NA	.00	.00
SELECT PORTFOLIO SER	SECURED	NA	.00	.00	.00	.00
SELECT PORTFOLIO SER	SECURED	NA	.00	.00	.00	.00
SELECT PORTFOLIO SER	OTHER	NA	NA	NA	.00	.00
COOK COUNTY TREASURE	SECURED	NA	.00	.00	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	41.50	41.50	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	10,450.00	10,450.00	921.33
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	10,450.00	10,450.00	921.33
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	41.50	41.50	.00
<b>TOTAL PRIORITY:</b>	41.50	41.50	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	4,173.29	417.32	.00

**Disbursements:**

Expenses of Administration	\$ 4,453.85	
Disbursements to Creditors	\$ 11,830.15	
<b>TOTAL DISBURSEMENTS:</b>		\$ 16,284.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/07/2013

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.